

REMARKS

Status of the Claims

The final Office Action mailed October 26, 2009 noted that claims 1, 27-31, 63-65, 68-70 and 72-76 were pending, claims 1, 27-31, 64-65, 68-70 and 74-76 were withdrawn and rejected claims 72-73. Claim 72 is amended. New claims 77-79 are added. No new matter is believed to be presented.

The Applicants thank the Examiner for the Personal Interview of January 20, 2010 and incorporate the substance of the Interview in the Response.

It is respectfully submitted that claims 72, 73 and 77-79 are pending and under consideration.

Rejection under 35 U.S.C. § 102

The Office Action, on page 2, rejected claims 72 and 73 under 35 U.S.C. § 102(b) as being anticipated by Langhans. This rejection is respectfully traversed below.

As discussed during the Personal Interview, Langhans discusses merging a company's purchasing control system with a credit card authorization system to produce a real-time purchasing authorization and control system. A single database is structured according to company limits and business approval processes. The company can also specify different hierarchical relationships for authorization, billing and reporting purposes. Authorization is performed entirely by a credit card company, for example, in this case, Visa. When a user initiates a purchase, the card number is transmitted to a remote computer controlled by Visa which detects a BIN number and Visa applies an appropriate test based on the BIN number to authorize the purchase. Thus, Langhans enforces limits entirely controlled by the credit card issuing company based on a BIN number. (See Langhans, column 2, lines 29-39, column 2, line 59- column 3, line 16, column 11, lines 24-31, column 15, lines 24-31, column 12, line 62-column 13, line 2)

As discussed during the Interview, claim 72 distinguishes over Langhans because claim 72 recites both "a management system limit" and "a card system limit." The management system limit is associated with a financial management system controlled, for example, by a company, and the "card system limit" is a credit limit enforced, for example, by card issuing issuer. Because Langhans only discusses enforcing limits controlled by the credit card company, Langhans does not discuss "a management system limit." In addition, claim 72 is

amended to clarify its distinguishing features and recites "the card system limit and the management system limit are independently enforced." Langhans does not discuss a management system limit and a card system limit which are independently enforced.

Dependent claim 73 depends upon claim 72 and patentably distinguishes over Langhans for at least the reasons above.

New Claims 77-79

New claim 77 also patentably distinguishes over Langhans. Claim 77 recites "the management system limit is independently enforced prior to a transaction." As noted above, Langhans does not discuss a management system limit and thus also does not discuss that the management system limit is independently enforced prior to a transaction.

New independent claims 78 and 79 recite features similar to those found in claim 72 and patentably distinguish over Langhans for reasons similar to those discussed above.

Withdrawal of the rejection is respectfully requested.

Summary

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.


Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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